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8 PATRICIA MAULDIN

9 UNITED STATES BANKRUPTCY COURT

10 NORTHERN DISTRICT OF CALIFORNIA (SAN FRANCISCO)

11 In re:

12 PATRICIA MAULDIN,

13 Debtors.

CHAPTER 13

Bankruptcy Case No. 11-31183 SFM

**DECLARATION OF DEBTOR IN
SUPPORT OF FEASIBILITY OF
PLAN**

14
15 I, Patricia Mauldin, declare under penalty of perjury that the following statements are
16 true and correct:

- 17 1. I am the debtor in the above case.
- 18 2. The feasibility of our Chapter 13 plan payments have been questioned by the Chapter
19 13 Trustee.
- 20 3. To increase my income, I have rented my primary residence.
- 21 4. I am currently a student in job re-education training and am expected to continue with
22 my education for two years.
- 23 5. After the re-education program is finished, I anticipate I will be able to obtain entry
24 level employment that will generate \$1,000 per month income to \$1,500 per month.
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- 1 6. My payments are set to increase as I expect I will be able to increase my income to
2 \$2,000 per month after I have re-entered the workforce in the later years of my five
3 year Chapter 13 Plan.
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5 7. Once I have obtained employment and given the equity in my home, I will be able to
6 refinance my second mortgage or borrow sufficient funds to make a balloon payment
7 to satisfy the second mortgage in full.
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9 8. Until I finish my educational program, my payments are low and are set to increase to
10 adjust for my expected earnings.
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12 9. I reasonably believe based on my expected income after I have completed my
13 educational program that the Chapter 13 Plan is affordable.

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Dated: October 26, 2011

/s/ Patricia Mauldin
Patricia Mauldin